## UNITED STATES DISTRICT COURT FOR THE WESTERN DISTRICT OF MICHIGAN SOUTHERN DIVISION

N,

Plaintiff,		
	File No. 1:12-cv-511	
v.		
BANK OF AMERICA, N.A., et al.,	HON. ROBERT HOLMES BEI	LL
Defendants.		

## MEMORANDUM OPINION AND ORDER

This is a civil action brought by a mortgagor against a mortgagee. On October 26, 2012, Defendants filed a motion for summary judgment (Dkt. No. 26). Plaintiff filed a response (Dkt. No. 37), to which Defendants replied (Dkt. No. 43). The matter was referred to Magistrate Judge Scoville, who issued a Report and Recommendation (R & R) on November 1, 2013, recommending that this Court grand Defendants' motions. The matter is presently before the Court on Plaintiff's November 21, 2013, objections to the Report and Recommendation, to which Defendants have filed a response.

Objections to a Report and Recommendation must be filed within fourteen days of service of the R & R. 28 U.S.C. § 636(b)(1)(C); Fed. R. Civ. P. 72(b). Failure to object within the specified time waives a litigant's right to further review. *See United States v. Walters*, 638 F.2d 947 (6th Cir. 1983). Because Plaintiff failed to object within the specified time period, he has waived his right to further review.

Even if Plaintiff's objections were timely, his arguments lack merit. The Court performs *de novo* consideration of those portions of the Report and Recommendation to which objections have

been made in accordance with 28 U.S.C. § 636(b)(1) and Fed. R. Civ. P. 72(b)(3). "[A] general

objection to a magistrate's report, which fails to specify the issues of contention, does not satisfy the

requirement that an objection be filed. The objections must be clear enough to enable the district

court to discern those issues that are dispositive and contentious." *Miller v. Currie*, 50 F.3d 373, 380

(6th Cir. 1995). The Court may accept, reject, or modify any or all of the Magistrate Judge's findings

or recommendations. Id.

Although Plaintiff goes beyond a general objection, the objections are not clear enough to

enable the Court to discern the issues Plaintiff seeks to raise. Plaintiff merely reiterates many of the

spurious arguments he raised before Magistrate Judge Scoville in opposition to Defendants' motion

for summary judgment. This Court is no more convinced of the merit of Plaintiff's arguments than

was Magistrate Judge Scoville. Review of the R & R reveals the Magistrate Judge's reasoning and

legal conclusions to be sound.

Accordingly,

IT IS HEREBY ORDERED that Plaintiff's Objections to the R & R (Dkt. No. 64) are

OVERRULED.

IT IS FURTHER ORDERED that Magistrate Judge Scoville's November 1, 2013, Report

and Recommendation (Dkt. No. 63) is **APPROVED** and **ADOPTED** as the Opinion of this Court.

IT IS FURTHER ORDERED that Defendants' motion for summary judgment (Dkt. No.

26) is **GRANTED**.

Dated: December 10, 2013

/s/ Robert Holmes Bell

ROBERT HOLMES BELL

UNITED STATES DISTRICT JUDGE

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